

Application Serial No.: 09/874,224

Att'y Dkt: 1751-289

REMARKS

Applicants respectfully request favorable reconsideration of this application.

Claims 1, 3, 5 and 7-9 were rejected under 35 U.S.C. § 102(b) as being anticipated by Wolfberg (US 4,994,964), while Claims 2, 4 and 6 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Wolfberg. Applicants respectfully traverse.

Claim 1 is directed to a loan system, and recites, *inter alia*, a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier and a loan account transfer unit for transferring loans, each loan processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal. Claim 5, directed to a loan method and Claim 8, directed to a computer readable medium having a loan program, recite similar subject matter. Applicants respectfully submit that Wolfberg fails to teach or suggest these features.

Wolfberg discloses a data processing system that monitors a client's business orders over time and, based upon predetermined criteria, determines the client's vested interest in funds deposited into special client accounts. *See, e.g.,* Abstract. Wolfberg teaches that, when a client's monthly accumulation of business orders exceeds a predetermined threshold, a predetermined percentage of the order price is diverted and split into two accounts, a vesting account 33 and a credit account 35. The credit account has associated benefits for the client in the form of life insurance 41 and an incrementally rising line of credit 43. When the client requests a loan 45, the value of the possible loan is determined by the client's line of credit. Simply stated, Wolfberg's client does not offer collateral to a supplier. *See, e.g.,* Col. 1:24-34; Col. 3:38 to Col. 4:14; FIG. 2.

Wolfberg fails to disclose a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier, as recited by Claims 1, 5 and 8. Instead, Wolfberg teaches that if a client's line of credit 47 exceeds the client's loan request 45, the loan is granted and loan processing papers are automatically generated by the system 49. As noted above, the client's incrementally rising line of credit 43 is determined by the level of goods purchased by the client over time 39. *See, e.g.,* Col. 4:11-14; FIG. 2.

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Wolfberg also fails to disclose a loan account transfer unit for transferring loans, each loan processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal, as recited by Claims 1, 5 and 8. Rather, Wolfberg teaches that when the client requests a loan, if a client's line of credit 47 exceeds the client's loan request 45, the loan is granted and loan processing papers are automatically generated by the system 49, i.e., the loan is transferred to the client's account. *See, e.g.,* Col. 4:11-14; FIG. 2.

Consequently, Wolfberg fails to teach or suggest all of the features recited by Claims 1, 5 and 8. Accordingly, Claims 1, 5 and 8 are allowable. Claims 2-4, depending from Claim 1, Claims 6 and 7, depending from Claim 5, and Claim 9, depending from Claim 8, are also allowable, at least for the reasons discussed above.

In view of the foregoing amendments and remarks, Applicants respectfully submit that this application is in condition for allowance and should now be passed to issue.

A Notice of Allowance is respectfully solicited. If any extension of time is required in connection with the filing of this paper and has not been requested separately, such extension is hereby requested.

The Commissioner is hereby authorized to charge any fees and to credit any overpayments that may be required by this paper under 37 C.F.R. §§ 1.16 and 1.17 to Deposit Account No. 02-2135.

Respectfully submitted,

Rothwell, Figg, Ernst & Manbeck P.C.

July 17, 2006

1425 K Street, N.W., Suite 800
Washington, D.C. 20005
(202) 783-6040 (voice)
(202) 783-6031 (fax)

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By:  _____

Adam M. Treiber
Reg. No. 48,000